

December 2, 2005

RE: Open Enrollment for State of NH Employees

Once again, it is time for the open enrollment of the **Flexible Spending** Accounts and Voluntary Benefits. Open Enrollment will last through December 20, 2005. Please refer to the attached Deadlines.

We have attached flyers on these programs to forward to your employees. Please let us know if you need additional flyers.

AS A REMINDER, THE FLEXIBLE SPENDING ACCOUNT DEDUCTIONS EXPIRE AT THE END OF THIS YEAR. ANYONE WISHING TO PARTICIPATE IN 2006 WILL NEED TO COMPLETE A **NEW APPLICATION.**

As we have done in the past, we will be available at different locations throughout the State to answer questions and help employees enroll in the programs. If you would like a representative to be available at your location, please call Carol Irwin at 800-639-4025 x 1004 before December 7th to schedule a visit.

Thank you for your assistance in making this program available to your employees!

Sincerely,

Employee Benefit Management

47 Portland Street Portland, Maine 04101

toll free 800-639-4025

local 207-228-2280

207-228-2286

e-mail info@ebmi.net

DEADLINES

December 7, 2005: If you would like a representative to be available at your location, please call Carol Irwin at 800-639-4025 x 1004 before December 7th to schedule a visit.

December 20, 2005: For additional information, to review and/or update current coverage re: Voluntary Short Term Disability, Accident and Critical Illness insurance employees **MUST** contact EBM's Enrollment Center no later than 12/20/05. Calls received after the deadline will not be accepted.

EBM – Enrollment Center 1-888-269-2744

December 20, 2005: Flexible Spending Applications **MUST** be received at Combined Services by December 20, 2005 in order to be considered for this plan year. Applications received in our office after that date will not be considered, and the employee will not be able to enroll until the 2007 plan year.

Fax: (603) 224-4256

Mailing Address: Combined Services

15 N. Main St, Suite 300 Concord, NH 03301

Or e-mail a scanned copy to flexiblebenefits@combinedservices.com

Phone: 1-888-227-9745, extension 2040